

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

_____ District Of South Carolina

In re James Arthur Norris and Juanita Norris,

Case No. 16-03151-hb

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust National Association as
Trustee of Bungalow Series III Trust

Nationstar Mortgage LLC d/b/a
Mr. Cooper

Name of Transferee

Name of Transferor

Name and Address where notices to transferee
should be sent:

c/o BSI Financial Services
1425 Greenway Drive, Suite 400
Irving, TX 75038

Phone: 800-327-7861

Last Four Digits of Acct #: 7055

Court Claim # (if known): 10

Amount of Claim: 3/16/2018

Date Claim Filed: 66,330.67

Phone: 877-343-5602

Last Four Digits of Acct. #: 7055

Name and Address where transferee payments
should be sent (if different from above):

Phone: _____

Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle Ghidotti
Transferee/Transferee's Agent

Date: 10/15/2018



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

06-12-2018

Sent via First Class Mail

New Account Number: 7055
Old Account Number: 7055
Property Address: 134 PROSPECT AVENUE
SPARTANBURG SC 29306

JAMES A NORRIS
134 PROSPECT AVENUE
SPARTANBURG SC 29306

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services, effective 06-01-2018. The transfer of servicing does not affect any term or condition or the mortgage loan other than terms directly related to the servicing of the loan.

WHAT THIS MEANS FOR YOU

After this date, BSI Financial Services will be collecting your mortgage loan payments from you. As referenced above, your loan number may have changed; however, nothing else about your mortgage loan will change.

MR COOPER, your prior servicer, was collecting your payments. MR COOPER will not accept any payments received by you after the day preceding 06-01-2018, at which point BSI Financial Services, as your new servicer, will start accepting payments received from you going forward.

Customers can send all payments due on or after 06-01-2018, to BSI Financial Services at this address:

Via First Class Mail

BSI Financial Services
PO Box 679002
Dallas, TX 75267-9002

Via Priority or Overnight Mail

BSI Financial Services
Lockbox Number 679002
1200 E. Campbell Rd. Ste. 108
Richardson, TX 75081

If you have any questions for either your prior servicer, MR COOPER, or your new servicer, BSI Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

Prior Servicer

MR COOPER
Customer Care
8950 CYPRESS WATERS BLVD.
COPPELL TX 75019
888-480-2432

New Servicer

BSI Financial Services
Customer Care
314 S Franklin St, 2nd Floor
Titusville, PA 16354
800-327-7861

Under Federal law, during the 60-day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Automatic Withdrawal Customers: If your payments are currently set for automatic withdrawal from your checking or savings account, MR COOPER will discontinue the auto-withdrawal service on 05-31-2018.

Next Steps: Please be sure to send a check to BSI Financial Services for your next payment along with the enclosed temporary coupon. If you would like to continue having your payments automatically withdrawn, BSI Financial Services would be happy to set you up on our Automatic Withdrawal Program (ACH). Please complete the attached Automatic Clearing House (ACH) Application and return to BSI Financial Services via fax or mail as outlined in the application. If you need assistance in completing the application, please contact our Customer Care department at 800-327-7861.

You will be receiving a monthly statement in the mail from BSI Financial Services. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx at the addresses provided above; complete the attached Automatic Clearinghouse Application to participate in ACH weekly, bi-weekly, or monthly; schedule a one-time or recurring payment via <https://myloanweb.com/BSI>; Pay by Phone by calling 800-327-7861; and, and Western Union using the city code "BSI" and the state "PA".

We look forward to servicing your loan. Please contact us at 800-327-7861 with any questions or concerns.

Sincerely,
Customer Care Department
BSI Financial Services
NMLS # 38078; # 126672

* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

Qualified Written Request - Notice of Error or Information Request

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
314 S Franklin St / Second Floor
PO Box 517
Titusville, PA 16354

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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06-12-2018

RE: Account Number: 7055
Property Address: 134 PROSPECT AVENUE
SPARTANBURG SC 29306

JAMES A NORRIS
134 PROSPECT AVENUE
SPARTANBURG SC 29306

Dear Borrower:

Welcome to BSI Financial Services. The servicing of your loan with MR COOPER has been transferred to BSI Financial Services, and BSI Financial Services is servicing the loan on behalf of the current creditor BUNGALO SERIES III TRUST, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$39,655.99 due to BUNGALO SERIES III TRUST, and your escrow account balance is \$0.00. Your next payment due is in the amount of \$389.15. Your current interest rate is 4.63%.

The total debt inclusive of all past due interest and fees, if any, is \$80,904.23. Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your payoff funds. **Please contact BSI Financial Services at 800-327-7861 within 48 hours of when you intend to remit payoff funds to confirm the payoff amount.** We will inform you of any adjustments prior to posting the payoff funds.

For further information, please write to us at the address listed above or call us toll-free at 800-327-7861. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of the judgment or verification. Upon your written request for the name and address of the original creditor within the thirty (30) day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. Your loan may be sold by the current creditor to another party at any time.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Please send the written request to:

BSI Financial Services
Attn: Customer Care
314 S Franklin St, Second Floor
PO Box 517
Titusville, PA 16354

BSI Financial Services may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of the information reported by submitting a Qualified Written Request. Submitting a Qualified Written Request does not relieve the customer of the responsibility of making their scheduled payments.

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BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

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Qualified Written Request - Notice of Error or Information Request: Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
314 S Franklin St / Second Floor
PO Box 517
Titusville, PA 16354

If you have any questions or concerns, please contact our office toll-free at 800-327-7861.

Sincerely,
BSI Financial Services
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Enclosures:
Temporary Coupon
Automatic Clearing House Application ("ACH")
Servicemembers Civil Relief Act Notice
Fees and Costs

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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AUTOMATIC CLEARING HOUSE APPLICATION

Dear BSI Financial Services Customer(s):

BSI Financial Services is pleased to offer a free automatic payment option. Your monthly payments can now be automatically drafted from your checking or savings account each month on the date you choose. Proof of payment will appear on your bank statement.

Enclosed for your review is the ACH Application to be completed and returned to our office for processing. The form must be filled out in its entirety to be processed. You may keep a copy for your records.

Important Information:

- * Please allow up to 45 days for this application process.
- * Please note that your loan must be current on the day we receive this completed application before the automatic payments can begin, and your account must remain current for the program to continue.
- * Once your application is approved, you will receive a notification by mail showing when the program will begin.
- * Please continue making payments until you receive the written confirmation of your first draft date.
- * If a voided check is not received, the program will be set up based on the account information you provide, however, there is a possibility that our best efforts will be unable to discern the correct routing and account numbers. You should monitor your account for the automatic withdrawal of your scheduled payment. If your payment is not deducted by the scheduled date, please contact Customer Service to confirm your account information.

We hope you enjoy the convenience of our automatic payment option and thank you for the opportunity to service your loan. If you have any questions, please call us at 800-327-7861 during our office hours Monday to Friday 8:00 a.m. to 11:00 p.m. (ET), Saturday 8:00 a.m. to 12:00 p.m. (ET).

Sincerely,

BSI Financial Services
ACH Department
Enclosure: Automatic Clearing House Application